

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
(Baltimore Division - SAL)**

In re:

CONSTANCE M. RATHELL

Debtor.

Case No.: 19-18716-TJC

(Chapter 13)

* * * * *

1880 BANK

Movant,

v.

CONSTANCE M. RATHELL, Debtor

and

ROBERT S. THOMAS, II, Trustee

Respondents.

* * * * *

**DEBTOR’S OPPOSITION TO
MOTION FOR RELIEF FROM THE AUTOMATIC STAY [DOC. 25]**

Constance M. Rathell (the “Debtor”), through her counsel and pursuant to Local Bankruptcy Rule 4001-1(d), hereby opposes the *Motion of 1880 Bank for Relief from the Automatic Stay of 11 U.S.C. § 362 to Pursue Foreclosure of Real Property* [Doc. 25] (the “Motion”) filed by 1880 Bank (the “Lender”).

In response to the allegations set forth in the Motion, the Debtor answers as follows:

1. Admit.
2. Admit.
3. Admit.

4. Admit.
5. Debtor lacks sufficient information to admit or deny the allegations as to the Lender's corporate status.
6. The document referenced speaks for itself.
7. The document referenced speaks for itself.
8. The documents referenced speak for themselves.
9. No response is required to paragraph 9 of the Motion.
10. Admit.
11. The documents referenced speak for themselves.
12. Denied.
13. Admit.
14. Denied.
15. Denied.
16. Denied.
17. Denied.
18. Denied.
19. Denied.
20. Denied.
21. Admit, other than the Lender's allegation as to incurring considerable cost.
22. Denied.
23. No response is required to paragraph 23 of the Motion.

WHEREFORE, Debtor requests that the Motion be denied and that this Court grant such other and further relief as is just and equitable.

/s/ Joseph M. Selba
Joseph M. Selba, Bar No. 29181
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Counsel for Debtor

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 7th day of October, 2019, a copy of the foregoing *Opposition* will be served electronically or is being mailed, first class, postage prepaid, as indicated, to:

Adam M. Lynn, Esq.
McAllister, DeTar, Showalter & Walker
100 N. West Street
Easton, Maryland 21601
Movant's Counsel
VIA ECF

Robert S. Thomas, II
300 E. Joppa Road, Suite 409
Towson, MD 21286
Chapter 13 Trustee
VIA ECF

/s/ Joseph M. Selba
Joseph M. Selba